



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [SANTANDER HOLDINGS USA, INC.](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [166,828,828](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
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5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[SANTANDER HOLDINGS USA, INC.](#)

[75 STATE STREET](#)

[BOSTON, MA 02109](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	164,761,484			150,418,035			151,829,328			149,555,399			142,439,833																	
Net income (\$000)	1,282,468			2,412,368			2,982,362			-840,364			753,169																	
Number of BHCs in peer group	132			132			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	3.74	2.79	93	4.16	2.65	96	4.08	2.60	95	4.26	2.77	96	4.55	3.01	95															
+ Non-interest income	2.33	0.94	92	3.03	1.09	93	2.92	1.04	93	2.62	1.21	89	2.61	1.32	87															
- Overhead expense	3.70	2.18	93	4.02	2.21	95	4.05	2.17	95	5.52	2.57	95	4.47	2.69	94															
- Provision for credit losses	1.02	0.10	96	-0.20	-0.12	30	-0.14	-0.09	38	1.89	0.51	96	1.61	0.15	96															
+ Securities gains (losses)	-0.02	0	7	0.01	0.01	80	0.01	0.01	77	0.02	0.02	62	0	0.01	61															
+ Other tax equivalent adjustments	0.06	0	97	0.06	0	97	0.06	0	97	0.06	0	98	0.07	0	96															
= Pretax net operating income (tax equivalent)	1.37	1.46	44	3.43	1.76	96	3.16	1.66	96	-0.44	1.04	6	1.15	1.56	19															
Net operating income	1.04	1.10	44	2.14	1.34	93	1.96	1.26	94	-0.56	0.81	6	0.53	1.19	9															
Net income	1.04	1.10	44	2.14	1.34	93	1.96	1.26	94	-0.56	0.82	6	0.53	1.19	9															
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17																
Percent of Average Earning Assets																														
Interest income (tax equivalent)	5.01	3.36	95	5.15	3.12	96	5.03	3.06	96	5.68	3.55	96	6.54	4.41	96															
Interest expense	1.07	0.35	94	0.79	0.26	95	0.76	0.25	93	1.17	0.52	92	1.66	1.08	85															
Net interest income (tax equivalent)	3.94	3.01	93	4.36	2.85	95	4.27	2.80	96	4.51	3.01	96	4.88	3.33	95															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	1.53	0.09	97	0.59	0.12	95	0.77	0.11	96	1.75	0.27	95	2.75	0.21	97															
Earnings coverage of net loan and lease losses (X)	2.73	36.38	20	8.70	26.30	26	6.38	39.72	18	1.23	22.91	10	1.50	24.40	7															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	6.89	1.17	98	7.31	1.32	97	7.02	1.23	97	7.97	1.58	97	3.93	0.83	98															
Allowance for loan and lease losses / Total loans and leases	6.89	1.15	98	7.26	1.30	97	7	1.20	97	7.78	1.55	97	3.87	0.81	98															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.23	0.39	98	1.91	0.58	95	2.06	0.49	96	1.87	0.71	93	2.38	0.57	96															
30–89 days past due loans and leases / Total loans and leases	3.24	0.33	98	2.91	0.29	99	3.04	0.32	98	2.67	0.39	98	3.79	0.43	98															
Liquidity and Funding																														
Net noncore funding dependence	40.24	5.89	97	28.67	-3.31	95	24.95	-2.33	94	40.19	3.20	93	52.06	14.45	95															
Net short-term noncore funding dependence	-3.15	0.87	24	-14.02	-9.17	27	-16.48	-7.71	21	-8.43	-4.76	31	3.71	3.38	42															
Net loans and leases / Total assets	54.10	63.09	19	55.05	58.81	38	53.73	58.67	34	58.23	61.58	34	60.52	63.77	31															
Capitalization																														
Tier 1 leverage ratio	11.13	9.22	90	14.88	9.07	97	15.01	8.98	99	13.77	9.13	96	13.13	9.76	94															
Holding company equity capital / Total assets	11.42	9.68	78	14.16	10.79	90	14.09	10.71	90	13.31	11.16	80	14.73	12.43	77															
Total equity capital (including minority interest) / Total assets	11.42	9.81	76	15.34	10.91	93	15.31	10.82	95	14.23	11.29	88	16.32	12.57	88															
Common equity tier 1 capital / Total risk-weighted assets	15.17	11.79	87	18.36	12.64	93	18.84	12.42	94	15.94	12.38	89	14.63	12.17	83															
Net loans and leases / Equity capital (X)	4.74	6.64	16	3.89	5.47	19	3.81	5.53	17	4.38	5.58	24	4.11	5.21	24															
Cash dividends / Net income	233.92	31.93	99	0	27.22	3	0	28.27	3		42.30		53.11	33.12	84															
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02																
Growth Rates																														
Assets	7.04	6.04	64	6.94	9.51	43	6.95	10.50	43	-0.04	16.68	7	10.22	9.26	66															
Equity capital	-13.70	-3.83	27	13.02	7.52	81	13.21	7.46	82	-9.69	6.99	6	3.50	10.49	29															
Net loans and leases	5.20	14.48	16	-0.84	-0.66	60	-1.32	3.36	34	-3.82	9.07	11	7.16	9.10	59															
Noncore funding	33.65	36.20	62	-6.92	-21.64	72	-3.56	-14.79	71	-15.79	-12.18	48	16.45	6.59	73															
Parent Company Ratios																														
Short-term debt / Equity capital	5.25	0.48	91	5.47	0.55	92	3.16	0.57	87	3.12	0.77	85	5.08	1.02	86															
Long-term debt / Equity capital	45.89	11.91	88	40.64	10.65	90	39.85	10.95	89	50.85	13.56	89	40.38	13.04	84															
Equity investment in subsidiaries / Equity capital	110.70	104.01	78	98.04	103.15	18	97.94	103.22	19	99.40	102.81	28	106.14	103.22	69															
Cash from ops + noncash items + op expense / Op expense + dividends	113.71	118.32	50	135.09	155.61	47	133.67	154.48	46	109.54	147.24	33	101.83	190.27	16															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	5,114,136	5,332,099	7,015,818	7,617,831	8,050,834	-4.09	-7.09
Income from lease financing receivables.....	15,148	24,064	30,521	40,942	56,867	-37.05	-52.58
Fully taxable income on loans and leases.....	5,110,806	5,335,759	7,019,675	7,620,067	8,064,475	-4.22	-7.61
Tax-exempt income on loans and leases.....	18,478	20,404	26,664	38,706	43,226	-9.44	316.73
Estimated tax benefit on income on loans and leases.....	613	1,806	-715	12,721	26,698	-66.06	-96.37
Income on loans and leases (tax equivalent).....	5,129,897	5,357,969	7,045,624	7,671,494	8,134,399	-4.26	-7.63
Investment interest income (tax equivalent).....	223,952	155,364	211,782	288,509	353,028	44.15	-25.42
Interest on balances due from depository institutions.....	96,704	16,187	23,467	42,336	134,085	497.42	89.94
Interest income on other earning assets.....	420,199	8,926	11,980	32,394	64,712	4607.58	1357.10
Total interest income (tax equivalent).....	5,870,752	5,538,446	7,292,853	8,034,733	8,686,224	6.00	-1.06
Interest on time deposits of \$250K or more	955	1,913	2,195	8,804	13,728	-50.08	-80.18
Interest on time deposits < \$250K.....	10,496	17,107	19,865	79,205	127,200	-38.64	-74.86
Interest on foreign office deposits	3,078	821	1,311	20,913	56,562	274.91	-84.51
Interest on other deposits	101,282	49,909	63,471	180,836	376,260	102.93	-8.64
Interest on other borrowings and trading liabilities.....	1,127,164	780,379	1,013,844	1,371,040	1,631,978	44.44	29.16
Interest on subordinated debt and mandatory convertible securities	11,966	726	2,722	4	1,885	1548.21	-70.49
Total interest expense.....	1,254,941	850,855	1,103,408	1,660,802	2,207,613	47.49	15.08
Net interest income (tax equivalent).....	4,615,811	4,687,591	6,189,445	6,373,931	6,478,611	-1.53	-4.69
Non-interest income.....	2,874,973	3,417,968	4,434,689	3,918,592	3,712,549	-15.89	28.39
Adjusted operating income (tax equivalent)	7,490,784	8,105,559	10,624,134	10,292,523	10,191,160	-7.58	5.77
Overhead expense.....	4,573,986	4,539,506	6,144,167	8,255,103	6,366,505	0.76	10.66
Provision for credit losses.....	1,257,416	-221,723	-207,349	2,824,937	2,290,832		-37.01
Securities gains (losses)	-27,038	15,950	15,950	32,651	6,630		
Other tax equivalent adjustments	70,039	70,002	90,874	92,490	101,748	0.05	-29.89
Pretax net operating income (tax equivalent).....	1,698,008	3,873,683	4,795,049	-661,691	1,642,574	-56.17	58.62
Applicable income taxes	344,888	885,809	1,083,583	-110,645	472,199	-61.07	30.42
Tax equivalent adjustments	70,652	71,808	90,159	105,257	128,558	-1.61	-39.88
Applicable income taxes (tax equivalent).....	415,540	957,617	1,173,742	-5,388	600,757	-56.61	8.79
Minority interest	0	503,698	638,945	184,061	288,648	-100.00	-100.00
Net income before discontinued operations, net of minority interest	1,282,468	2,412,368	2,982,362	-840,364	753,169	-46.84	180.04
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,282,468	2,412,368	2,982,362	-840,364	753,169	-46.84	180.04
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,282,468	2,916,066	3,621,307	-656,303	1,041,817	-56.02	86.27
Investment securities income (tax equivalent).....	223,952	155,364	211,782	288,509	353,028	44.15	-25.42
US Treasury and agency securities (excluding mortgage-backed securities)	1,014	1,748	2,158	27,293	65,836	-41.99	-94.18
Mortgage-backed securities	207,324	148,777	202,335	255,223	270,688	39.35	-22.50
All other securities	15,614	4,839	7,289	5,993	16,504	222.67	1.70
Cash dividends declared.....	3,000,000	0	0	125,000	400,000		18708.78
Common	3,000,000	0	0	125,000	400,000		59900.00
Preferred.....	0	0	0	0	0		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent).....	4.75	3.12	95	4.91	2.90	96	4.80	2.85	96	5.37	3.27	96	6.10	4	96
Less: Interest expense.....	1.02	0.33	95	0.75	0.24	94	0.73	0.23	93	1.11	0.48	92	1.55	0.98	86
Equals: Net interest income (tax equivalent).....	3.74	2.79	93	4.16	2.65	96	4.08	2.60	95	4.26	2.77	96	4.55	3.01	95
Plus: Non-interest income.....	2.33	0.94	92	3.03	1.09	93	2.92	1.04	93	2.62	1.21	89	2.61	1.32	87
Equals: adjusted operating income (tax equivalent).....	6.06	3.77	93	7.18	3.80	96	7	3.70	96	6.88	4.04	95	7.15	4.41	93
Less: Overhead expense.....	3.70	2.18	93	4.02	2.21	95	4.05	2.17	95	5.52	2.57	95	4.47	2.69	94
Less: Provision for credit losses.....	1.02	0.10	96	-0.20	-0.12	30	-0.14	-0.09	38	1.89	0.51	96	1.61	0.15	96
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	-0.02	0	7	0.01	0.01	80	0.01	0.01	77	0.02	0.02	62	0	0.01	61
Plus: other tax equivalent adjustments.....	0.06	0	97	0.06	0	97	0.06	0	97	0.06	0	98	0.07	0	96
Equals: Pretax net operating income (tax equivalent).....	1.37	1.46	44	3.43	1.76	96	3.16	1.66	96	-0.44	1.04	6	1.15	1.56	19
Less: Applicable income taxes (tax equivalent).....	0.34	0.34	54	0.85	0.41	96	0.77	0.38	96	0	0.23	6	0.42	0.36	69
Less: Minority interest.....	0	0	43	0.45	0	97	0.42	0	97	0.12	0	96	0.20	0	98
Equals: Net operating income.....	1.04	1.10	44	2.14	1.34	93	1.96	1.26	94	-0.56	0.81	6	0.53	1.19	9
Plus: Net extraordinary items.....	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income.....	1.04	1.10	44	2.14	1.34	93	1.96	1.26	94	-0.56	0.82	6	0.53	1.19	9
Memo: Net income (last four quarters).....	1.14	1.10	62	1.87	1.30	87	1.96	1.26	94	-0.56	0.82	6	0.53	1.19	8
Net income-BHC and noncontrolling (minority) interest.....	1.04	1.11	42	2.58	1.35	95	2.39	1.27	96	-0.44	0.83	6	0.73	1.20	11

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

94.81	92.93	75	95.38	93.09	76	95.43	93.08	77	94.54	92.32	75	93.19	91.05	71
66.35	60.58	76	66.18	61.98	72	66.37	61.99	71	68.47	64.06	72	68.64	65.57	67
5.01	3.36	95	5.15	3.12	96	5.03	3.06	96	5.68	3.55	96	6.54	4.41	96
1.07	0.35	94	0.79	0.26	95	0.76	0.25	93	1.17	0.52	92	1.66	1.08	85
3.94	3.01	93	4.36	2.85	95	4.27	2.80	96	4.51	3.01	96	4.88	3.33	95

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

7.36	4.24	96	7.69	4.07	96	7.59	4.01	96	8.06	4.27	96	8.81	5.09	96	
0.91	0.79	68	0.15	0.13	78	0.15	0.14	74	0.43	0.27	87	2	2.04	43	
3.63	1.05	95	0.10	0.25	46	0.11	0.25	43		0.68			2.44		
3.27	0.57	91	0	0.45	54	0.01	0.45	55	0	0.60	47	0.01	0.99	44	
5.01	3.33	95	5.15	3.09	96	5.03	3.04	96	5.67	3.51	96	6.52	4.36	96	

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

1.66	1.96	21	1.22	1.77	12	1.23	1.77	12	1.78	2.25	18	2.29	2.76	10
0.50	1.38	4	1.43	1.23	64	1.43	1.14	72	2.40	1.75	84	1.78	2.32	16
1.64	1.87	24	1.17	1.55	16	1.19	1.57	17	1.67	2.05	19	2.22	2.61	10
2.38	2.89	29	0.93	2.85	7	0.99	2.81	7	2.71	3.24	28	4.86	4.06	81

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

0.28	0.35	47	0.17	0.22	40	0.16	0.21	41	0.55	0.53	57	1.16	1.10	57
0.46	0.61	33	0.68	0.70	51	0.63	0.66	46	1.32	1.42	39	1.56	1.96	20
0.56	0.58	53	0.92	0.67	77	0.84	0.62	76	1.62	1.36	68	1.95	1.82	54
0.26	0.31	51	0.13	0.16	48	0.12	0.15	47	0.42	0.36	68	1.02	0.93	59
0.34	0.52	40	0.10	0.12	55	0.12	0.14	59	0.62	0.42	78	1.05	1.19	46

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

3.34	0.88	94	0.06	0.18	25	0.05	0.17	23	0.19	0.62	11	0.34	1.86	12
2.41	1.55	86	2.33	1.29	84	2.29	1.27	84	2.70	1.50	90	3.41	2.38	89
1.53	0.54	96	1.14	0.38	94	1.10	0.37	93	1.62	0.74	93	2.26	1.49	85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		2,874,973		3,417,968		4,434,689		3,918,592		3,712,549		
Fiduciary activities income		195,060		175,992		233,813		206,967		173,275		
Service charges on deposit accounts - domestic		94,019		104,870		137,967		139,481		174,063		
Trading revenue.....		55,785		23,491		29,733		41,381		35,661		
Investment banking fees and commissions.....		167,790		209,932		282,941		257,253		226,053		
Insurance activities revenue.....		160		24		36		1,152		2,115		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		41,616		42,013		49,045		43,071		75,381		
Net securitization income		64		15,032		14,900		-49,403		-2,963		
Net gains (losses) on sales of loans, OREO, other assets.....		67,276		397,529		470,436		-159,276		-221,188		
Other non-interest income.....		2,253,203		2,449,085		3,215,818		3,437,966		3,250,152		
Total overhead expenses		4,573,986		4,539,506		6,144,167		8,255,103		6,366,505		
Personnel expense.....		1,500,804		1,433,655		1,977,445		1,892,642		1,943,354		
Net occupancy expense.....		361,651		382,745		500,908		497,933		471,676		
Goodwill impairment losses		0		0		0		1,848,228		0		
Amortization expenses and impairment loss (other intangible assets).....		154,936		130,930		180,643		176,411		175,049		
Other operating expenses.....		2,556,595		2,592,176		3,485,171		3,839,889		3,776,426		
Fee income on mutual funds and annuities.....		35,331		30,834		41,510		37,930		6,444		
Memoranda												
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0		
Number of equivalent employees		13,428		14,362		14,360		15,196		16,629		
Average personnel expense per employee.....		111.77		99.82		137.71		124.55		116.87		
Average assets per employee.....		12,269.99		10,473.33		10,573.07		9,841.76		8,565.75		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	1.23	2.43	41	0.90	2.14	39	0.94	2.17	39	0.97	2.02	42
Overhead expenses / Net Interest Income + non-interest income	61.07	58.02	63	56.02	58.85	35	57.83	59.28	37	80.30	62.28	89
Percent of Average Assets												
Total overhead expense	3.70	2.18	93	4.02	2.21	95	4.05	2.17	95	5.52	2.57	95
Personnel expense.....	1.21	1.20	54	1.27	1.23	59	1.30	1.21	66	1.27	1.30	50
Net occupancy expense.....	0.29	0.22	76	0.34	0.24	90	0.33	0.23	88	0.33	0.26	80
Other operating expenses.....	2.19	0.73	96	2.41	0.72	99	2.41	0.72	99	3.92	0.94	96
Overhead less non-interest income	1.37	1.22	59	0.99	1.08	35	1.13	1.10	45	2.90	1.25	93
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	61.06	57.55	66	56	58.34	37	57.83	58.83	41	80.20	61.82	89
Personnel expense.....	20.04	31.86	6	17.69	32.89	4	18.61	32.93	6	18.39	32.36	3
Net occupancy expense.....	4.83	5.98	28	4.72	6.26	26	4.71	6.23	26	4.84	6.58	22
Other operating expenses.....	36.20	19.14	96	33.60	18.68	95	34.50	19.18	96	56.98	22.28	93
Total non-interest income	38.38	24.10	81	42.17	28.20	82	41.74	27.67	82	38.07	28.83	74
Fiduciary activities income	2.60	2.13	65	2.17	2.27	55	2.20	2.20	57	2.01	2.09	57
Service charges on domestic deposit accounts	1.26	3.30	18	1.29	3.25	18	1.30	3.27	20	1.36	3.27	19
Trading revenue.....	0.74	0.57	74	0.29	0.68	62	0.28	0.62	63	0.40	1.28	55
Investment banking fees and commissions.....	2.24	2.15	66	2.59	2.46	67	2.66	2.58	67	2.50	2.46	66
Insurance activities revenue.....	0	0.36	30	0	0.38	23	0	0.36	23	0.01	0.41	32
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44
Net servicing fees	0.56	1.23	60	0.52	0.56	63	0.46	0.60	63	0.42	0.01	79
Net securitization income	0	0	90	0.19	0.01	93	0.14	0.01	92	-0.48	0	0
Net gain (loss) - sales of loans, OREO, and other assets	0.90	1.19	52	4.90	3.64	71	4.43	3.30	71	-1.55	3.92	2
Other non-interest income.....	30.08	8.80	94	30.21	9.39	94	30.27	9.27	95	33.40	9.65	96
Overhead less non-interest income	22.68	32.79	20	13.84	29.67	12	16.09	30.52	14	42.13	31.93	77
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.31	21.50	33	22.87	21.49	64	22.60	21.18	67		18.63	
Applicable income tax + TE / Pretax net operating income + TE	24.47	23.57	64	24.72	23.11	71	24.48	22.67	75		21.18	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	25,390,353	24,365,814	24,026,606	26,824,942	30,931,695	4,20	-21.95	
Commercial and industrial loans	13,666,814	13,785,413	13,246,672	16,107,829	16,093,133	-0.86	-9.93	
Loans to individuals	48,445,872	44,979,513	45,303,311	43,278,897	39,031,068	7.71	68.06	
Loans to depository institutions and acceptances of other banks	49,003	77,001	87,003	101,010	45,007	-36.36	26.53	
Agricultural loans	0	0	0	305	1,094		-100.00	
Other loans and leases	9,384,951	9,304,531	9,667,243	8,046,395	8,023,666	0.86	34.82	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	96,936,993	92,512,272	92,330,835	94,359,378	94,125,663	4.78	16.04	
Less: Allowance for loan and lease losses	6,675,110	6,715,088	6,461,410	7,338,493	3,646,189	-0.60	68.73	
Net loans and leases	90,261,883	85,797,184	85,869,425	87,020,885	90,479,474	5.20	13.42	
Debt securities that reprice or mature in over 1 year	12,657,653	14,252,957	14,097,205	15,514,107	14,510,579	-11.19	-22.62	
Mutual funds and equity securities	101,417	12,190	42,126	13,115	12,696	731.97	836.70	
Subtotal	103,020,953	100,062,331	100,008,756	102,548,107	105,002,749	2.96	7.37	
Interest-bearing bank balances	10,613,327	18,297,052	18,786,292	12,432,701	6,798,456	-41.99	63.65	
Federal funds sold and reverse repos	13,531,403	1,589,324	5,346,468	0	0	751.39		
Debt securities that reprice or mature within 1 year	4,288,728	3,717,941	3,919,203	1,304,067	3,767,976	15.35	76.84	
Trading assets	6,229,723	692,609	599,990	1,030,291	447,166	799.46	2562.12	
Total earning assets	137,684,134	124,359,257	128,660,709	117,315,166	116,016,347	10.71	31.01	
Non-interest-bearing cash and due from depository institutions	1,598,950	808,746	769,237	938,579	845,916	97.71	12.23	
Premises, fixed assets, and leases	1,036,588	1,002,632	1,026,959	1,009,086	1,143,212	3.39	82.45	
Other real estate owned	3,775	3,960	3,724	29,799	66,828	-4.67	-97.42	
Investment in unconsolidated subsidiaries	22,423	79,222	71,231	123,831	139,853	-71.70	-88.20	
Intangible and other assets	26,482,958	29,606,690	29,289,371	30,016,215	31,287,321	-10.55	7.82	
Total assets	166,828,828	155,860,507	159,821,231	149,432,676	149,499,477	7.04	26.40	
Quarterly average assets	167,420,365	153,616,718	156,063,208	146,975,372	147,774,560	8.99	24.37	
Average loans and leases (YTD)	92,980,772	92,957,805	92,848,382	95,222,858	92,308,648	0.02	7.87	
Memoranda								
Loans held-for-sale	110,654	690,567	255,023	2,226,196	1,420,223	-83.98	-94.43	
Loans not held-for-sale	96,826,339	91,821,705	92,075,812	92,133,182	92,705,440	5.45	18.73	
Real estate loans secured by 1–4 family	8,358,770	9,480,048	9,176,777	10,929,644	12,852,202	-11.83	-37.06	
Commercial real estate loans	17,031,307	14,880,124	14,849,491	15,732,975	15,857,686	14.46	1.88	
Construction and land development	3,233,286	2,769,814	2,535,139	2,482,124	2,003,118	16.73	40.64	
Multifamily	9,268,946	7,348,672	7,547,382	8,370,840	8,593,523	26.13	12.17	
Nonfarm nonresidential	4,529,075	4,761,638	4,766,970	4,880,011	5,261,045	-4.88	26.42	
Real estate loans secured by farmland	276	356	336	411	480	-22.47	-89.55	
Total investment securities	17,047,798	17,983,088	18,058,534	16,831,289	18,291,251	-5.20	-9.29	
U.S. Treasury securities	209,049	90,688	73,618	170,651	4,090,936	130.51	-87.47	
US agency securities (excluding mortgage-backed securities)	31,121	46,643	41,230	58,946	75,174	-33.28	-81.22	
Municipal securities	0	0	0	1	9		-100.00	
Mortgage-backed securities	15,794,804	16,994,065	17,039,338	16,337,626	13,909,496	-7.06	-4.48	
Asset-backed securities	530,192	599,697	586,215	95,234	63,226	-11.59	43.23	
Other debt securities	381,215	239,805	276,007	155,716	139,714	58.97	768.47	
Mutual funds and equity securities	101,417	12,190	42,126	13,115	12,696	731.97	836.70	
Available-for-sale securities	7,292,575	11,376,852	11,313,937	11,313,489	14,339,758	-35.90	-57.68	
U.S. Treasury securities	209,049	90,688	73,618	170,651	4,090,936	130.51	-87.47	
US agency securities (excluding mortgage-backed securities)	31,121	46,643	41,230	58,946	75,174	-33.28	-81.22	
Municipal securities	0	0	0	1	9		-100.00	
Mortgage-backed securities	6,200,459	10,501,834	10,426,590	10,877,782	9,970,699	-40.96	-58.59	
Asset-backed securities	470,731	497,882	496,492	50,393	63,226	-5.45	27.17	
Other debt securities	381,215	239,805	276,007	155,716	139,714	58.97	768.47	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-1,218,568	15,451	-73,257	173,244	18,430			
Available-for-sale securities appreciation (depreciation)	-802,301	-15,939	-96,017	177,107	-7,588			
Structured notes, fair value	58,457	0	90,050	0	0			
Pledged securities	5,328,837	5,115,994	5,269,471	3,483,920	7,494,561	4.16	-18.26	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	7,407,250	11,779,918	10,436,634	9,190,291	6,959,073	-37.12	12.73
NOW, ATS and transaction accounts	10,300,946	7,329,466	11,419,134	6,313,870	3,900,015	40.54	275.38
Time deposits less brokered deposits < \$250K	1,704,012	2,020,527	1,885,698	1,171,690	3,349,213	-15.66	-41.18
MMDA and other savings accounts	46,689,109	51,689,145	51,152,739	50,339,548	38,887,663	-9.67	21.97
Other non-interest-bearing deposits	0	0	0	0	0	0	0
Core deposits	66,101,317	72,819,056	74,894,205	67,015,399	53,095,964	-9.23	30.91
Time deposits of \$250K or more	410,071	267,506	249,959	516,339	776,107	53.29	-18.73
Foreign deposits	6,314,374	6,319,201	6,467,665	5,808,354	8,935,064	-0.08	-32.95
Federal funds purchased and repos	15,748,767	1,972,204	5,597,573	323,398	407,477	698.54	4172.11
Secured federal funds purchased	0	0	0	0	0	0	0
Commercial paper	0	0	0	125,000	0	0	0
Other borrowings w/remaining maturity of 1 year or less	5,839,309	6,967,893	5,415,084	2,005,789	8,515,235	-16.20	-12.76
Other borrowings w/remaining maturity over 1 year	38,538,509	36,766,372	35,277,927	44,235,465	42,212,213	4.82	13.61
Brokered deposits < \$250K	3,040,530	0	0	1,950,858	4,424,143	0	110.09
Noncore funding	69,891,560	52,293,176	53,008,208	54,965,203	65,270,239	33.65	33.50
Trading liabilities	3,737,249	613,525	532,383	962,842	390,548	509.14	2292.30
Subordinated notes and debentures + trust preferred securities	500,000	11	500,011	11	602	999999.00	-40.09
Other liabilities	7,547,874	6,230,176	6,419,074	5,226,509	6,343,294	21.15	61.28
Total liabilities	147,778,000	131,955,944	135,353,881	128,169,964	125,100,647	11.99	36.18
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0	0	-100.00
Common stock	0	0	0	0	0	0	0
Common surplus	17,283,611	17,875,938	17,875,938	17,876,818	17,954,441	-3.31	1.59
Retained earnings	3,108,594	4,256,133	4,826,127	1,843,765	4,155,226	-26.96	-7.71
Accumulated other comprehensive income	-1,341,377	-56,286	-188,110	166,295	-88,207	0	0
Other equity capital components	0	0	0	0	0	0	0
Total holding company equity capital	19,050,828	22,075,785	22,513,955	19,886,878	22,021,460	-13.70	-6.76
Noncontrolling (minority) interest in subsidiaries	0	1,828,778	1,953,395	1,375,834	2,377,370	-100.00	-100.00
Total equity capital, including minority interest	19,050,828	23,904,563	24,467,350	21,262,712	24,398,830	-20.30	-18.83
Total liabilities and capital	166,828,828	155,860,507	159,821,231	149,432,676	149,499,477	7.04	26.40
Memoranda							
Non-interest-bearing deposits	20,264,349	24,469,326	22,793,067	22,110,400	15,232,574	-17.18	24.65
Interest-bearing deposits	55,601,943	54,936,437	58,818,762	53,180,550	51,998,704	1.21	21.92
Total deposits	75,866,292	79,405,763	81,611,829	75,290,950	67,231,278	-4.46	22.64
Long-term debt that reprices within 1 year	7,807,667	4,636,397	4,205,673	14,246,529	15,091,755	68.40	-43.07
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	22,513,955	19,886,878	19,886,878	22,021,460	21,277,627	0	0
Accounting restatements	0	0	0	-1,784,410	62,082	0	0
Net income	1,282,468	2,412,368	2,982,362	-840,364	753,169	0	0
Net sale of new perpetual preferred stock	0	0	0	0	0	0	0
Net sale of new common stock	0	0	0	0	0	0	0
Sale of treasury stock	0	0	0	0	0	0	0
Less: Purchase of treasury stock	0	0	0	0	0	0	0
Changes incident to business combinations	-592,328	0	0	0	0	0	0
Less: Dividends declared	3,000,000	0	0	125,000	400,000	0	0
Change in other comprehensive income	-1,153,267	-222,581	-354,405	254,502	233,445	0	0
Changes in debit to ESOP liability	0	0	0	0	0	0	0
Other adjustments to equity capital	0	-880	-880	360,690	95,137	0	0
Holding company equity capital, ending balance	19,050,828	22,075,785	22,513,955	19,886,878	22,021,460	0	0

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	15.22	39.88	14	15.63	36.06	14	15.03	36.25	14	17.95	36.22	17	20.69	37.78	21
Commercial and industrial loans	8.19	11.23	37	8.84	11.11	44	8.29	10.76	41	10.78	13.52	34	10.76	12.02	45
Loans to individuals	29.04	3.58	95	28.86	3.60	96	28.35	3.36	95	28.96	3.40	96	26.11	4.20	95
Loans to depository institutions and acceptances of other banks	0.03	0.02	84	0.05	0.02	88	0.05	0.02	87	0.07	0.03	86	0.03	0.04	79
Agricultural loans.....	0	0.19	12	0	0.21	11	0	0.18	12	0	0.19	22	0	0.24	26
Other loans and leases.....	5.63	4.52	64	5.97	4.26	68	6.05	4.47	69	5.38	4.63	62	5.37	5.01	57
Net loans and leases.....	54.10	63.09	19	55.05	58.81	38	53.73	58.67	34	58.23	61.58	34	60.52	63.77	31
Debt securities over 1 year.....	7.59	18.76	9	9.14	18.32	18	8.82	19.46	13	10.38	15.55	27	9.71	14.60	19
Mutual funds and equity securities	0.06	0.05	66	0.01	0.05	41	0.03	0.06	51	0.01	0.05	40	0.01	0.06	40
Subtotal	61.75	83.05	7	64.20	78.17	10	62.58	79.22	9	68.62	78.16	15	70.24	79.65	16
Interest-bearing bank balances	6.36	3.61	81	11.74	9.37	69	11.75	8.50	71	8.32	7.51	57	4.55	3.06	72
Federal funds sold and reverse repos	8.11	0.52	93	1.02	0.53	84	3.35	0.54	90	0	0.82	26	0	1.57	25
Debt securities 1 year or less	2.57	1.71	73	2.39	1.51	75	2.45	1.56	74	0.87	1.68	37	2.52	1.91	70
Trading assets	3.73	0.59	91	0.44	0.58	68	0.38	0.49	70	0.69	1.01	65	0.30	1.19	57
Total earning assets.....	82.53	90.76	1	79.79	91.57	1	80.50	91.77	1	78.51	91.05	0	77.60	89.53	3
Non-interest cash and due from depository institutions.....	0.96	0.98	48	0.52	0.99	15	0.48	0.82	18	0.63	1.07	17	0.57	1.14	14
Other real estate owned.....	0	0.01	40	0	0.01	31	0	0.01	38	0.02	0.02	61	0.04	0.03	72
All other assets.....	16.51	8.19	98	19.69	7.39	98	19.02	7.35	98	20.86	7.82	99	21.83	9.27	96
Memoranda															
Short-term investments	17.04	6.75	87	15.14	12.31	68	17.55	11.47	78	9.19	11.17	48	7.07	7.63	64
U.S. Treasury securities.....	0.13	1.98	24	0.06	1.18	36	0.05	1.47	30	0.11	0.84	51	2.74	1.03	78
US agency securities (excluding mortgage-backed securities)	0.02	0.81	24	0.03	0.75	27	0.03	0.82	26	0.04	0.63	28	0.05	0.54	35
Municipal securities	0	1.69	7	0	1.70	7	0	1.73	6	0	1.69	16	0	1.34	15
Mortgage-backed securities	9.47	12.93	34	10.90	13.46	41	10.66	14.14	36	10.93	11.75	47	9.30	11.44	35
Asset-backed securities	0.32	0.85	54	0.38	0.47	69	0.37	0.50	67	0.06	0.32	62	0.04	0.28	60
Other debt securities	0.23	0.51	49	0.15	0.51	46	0.17	0.53	45	0.10	0.42	47	0.09	0.39	50
Loans held-for-sale.....	0.07	0.30	48	0.44	0.50	67	0.16	0.55	47	1.49	0.52	86	0.95	0.39	82
Loans held for investment	58.04	63.03	31	58.91	58.34	49	57.61	58.06	48	61.66	61.72	41	62.01	63.50	34
Real estate loans secured by 1–4 family	5.01	12.79	19	6.08	11.57	28	5.74	11.46	27	7.31	11.91	31	8.60	13.29	30
Revolving	1.83	1.52	63	2.23	1.44	68	2.10	1.42	66	2.63	1.66	69	3	2.07	67
Closed-end, secured by first liens	3.15	10.86	16	3.81	9.73	22	3.60	9.67	20	4.62	9.81	26	5.52	10.69	27
Closed-end, secured by junior liens	0.03	0.19	27	0.04	0.19	25	0.04	0.17	27	0.06	0.22	27	0.08	0.28	30
Commercial real estate loans	10.21	24.89	20	9.55	22.35	18	9.29	22.69	19	10.53	22.22	24	10.61	22.23	26
Construction and land development.....	1.94	3.92	36	1.78	3.40	34	1.59	3.34	33	1.66	3.40	31	1.34	3.44	30
Multifamily.....	5.56	3.87	75	4.71	3.32	74	4.72	3.57	77	5.60	3.12	82	5.75	3.01	82
Nonfarm nonresidential	2.71	15.73	12	3.06	14.65	12	2.98	14.57	12	3.27	14.72	14	3.52	14.69	18
Real estate loans secured by farmland.....	0	0.34	18	0	0.35	17	0	0.30	16	0	0.33	18	0	0.36	20

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	26.19	62.29	9	26.34	60.51	12	26.02	61.05	11	28.43	57.15	13	32.86	57.46	16
Real estate loans secured by 1–4 family.....	8.62	20.65	16	10.25	20	22	9.94	19.86	22	11.58	19.43	25	13.65	20.75	29
Revolving	3.14	2.39	64	3.76	2.47	69	3.63	2.43	67	4.17	2.64	71	4.76	3.15	70
Closed-end.....	5.48	18.01	13	6.49	17.35	16	6.31	17.24	16	7.41	16.59	19	8.89	17.39	20
Commercial real estate loans	17.57	38.12	21	16.08	37.13	16	16.08	37.86	18	16.67	34.63	21	16.85	33.52	23
Construction and land development.....	3.34	6.10	38	2.99	5.69	30	2.75	5.65	33	2.63	5.26	31	2.13	5.09	29
1–4 family.....	0.08	1.40	22	0.08	1.19	18	0.09	1.18	21	0.06	0.93	16	0.06	0.94	22
Other.....	3.25	4.62	40	2.91	4.46	36	2.66	4.40	38	2.58	4.19	33	2.07	4.02	33
Multifamily.....	9.56	5.86	81	7.94	5.41	75	8.17	5.78	77	8.87	4.96	83	9.13	4.69	85
Nonfarm nonresidential	4.67	24.30	9	5.15	24.45	9	5.16	24.56	9	5.17	22.93	10	5.59	22.15	11
Owner-occupied.....	1.34	8.11	14	1.39	8.31	12	1.31	8.29	13	1.50	7.68	14	1.57	7.72	17
Other.....	3.33	15.95	9	3.76	15.83	9	3.85	15.94	9	3.67	14.95	9	4.02	14.34	11
Real estate loans secured by farmland.....	0	0.55	18	0	0.61	17	0	0.54	16	0	0.54	18	0	0.55	20
Loans to depository institutions and acceptances of other banks.....	0.05	0.04	83	0.08	0.03	87	0.09	0.04	87	0.11	0.06	86	0.05	0.11	77
Commercial and industrial loans	14.10	18.37	39	14.90	19.45	41	14.35	18.86	41	17.07	22.17	32	17.10	19.53	47
Loans to individuals	49.98	6.24	96	48.62	6.58	96	49.07	6.24	96	45.87	6.13	95	41.47	7.13	94
Credit card loans	0.28	0.53	68	0.25	0.51	69	0.26	0.53	67	0.26	0.65	67	0.41	0.81	65
Agricultural loans.....	0	0.31	12	0	0.38	11	0	0.34	12	0	0.32	22	0	0.37	26
Other loans and leases.....	9.68	8.16	66	10.06	8.42	66	10.47	8.75	66	8.53	9.09	62	8.52	9.85	56
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	105.67	411.16	8	87.22	383.43	6	84.96	391.81	6	104.06	381.27	11	137.92	391.26	14
Real estate loans secured by 1–4 family.....	34.79	133.66	11	33.94	124.74	12	32.45	126.06	12	42.40	125.03	17	57.31	138.18	22
Revolving	12.68	15.46	50	12.45	15.53	49	11.85	15.44	50	15.26	17.42	52	19.99	21.26	55
Closed-end.....	22.10	116.59	9	21.49	107.54	9	20.60	108.85	10	27.14	106.14	13	37.31	115.20	16
Commercial real estate loans	70.88	254.65	15	53.27	238.58	11	52.51	245.88	11	61.03	234.65	14	70.71	229.44	18
Construction and land development.....	13.46	39.81	26	9.92	36.07	21	8.96	35.95	20	9.63	35.62	22	8.93	34.95	21
1–4 family.....	0.34	9.02	20	0.27	7.44	15	0.28	7.42	17	0.20	6.34	15	0.24	6.61	19
Other.....	13.12	30.27	31	9.64	28.34	24	8.68	28.11	20	9.43	28.16	24	8.69	27.32	25
Multifamily.....	38.58	40.47	61	26.31	35.29	50	26.69	38.66	45	32.47	32.74	62	38.32	31.04	70
Nonfarm nonresidential	18.85	161.09	9	17.05	156.30	8	16.86	158.05	8	18.93	155.06	10	23.46	152.10	13
Owner-occupied.....	5.41	53.43	12	4.59	52.63	10	4.28	52.99	11	5.50	52.37	13	6.57	53.07	16
Other.....	13.44	105.96	9	12.46	100.99	8	12.57	102.54	8	13.43	100.54	10	16.89	97.41	13
Real estate loans secured by farmland.....	0	3.36	17	0	3.67	16	0	3.22	16	0	3.44	17	0	3.60	19
Loans to depository institutions and acceptances of other banks.....	0.20	0.26	84	0.28	0.20	86	0.31	0.21	87	0.39	0.28	85	0.20	0.44	75
Commercial and industrial loans	56.88	115.08	23	49.35	116.17	14	46.84	114.45	15	62.48	139.91	14	71.76	122.02	28
Loans to individuals	201.62	35.47	93	161.01	36.56	91	160.20	34.55	92	167.88	37.47	93	174.04	43.51	95
Credit card loans	1.12	2.79	64	0.83	2.58	64	0.84	2.77	63	0.94	3.30	63	1.70	4.34	63
Agricultural loans.....	0	1.73	12	0	2.03	11	0	1.86	12	0	1.88	22	0	2.18	24
Other loans and leases.....	39.06	50.11	54	33.31	47.63	51	34.18	51.06	50	31.21	49.54	46	35.78	52.44	45
Supplemental															
Non-owner occupied CRE loans / Gross loans	16.34	30.74	20	14.86	29.25	18	14.96	30.07	18	15.34	27.32	20	15.52	26.45	24
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	65.94	205.31	14	49.23	187.63	11	48.85	195.33	10	56.14	183.76	15	65.15	178.57	19
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	71.34	262.15	12	53.81	244.92	10	53.13	252.85	10	61.63	240.85	14	71.72	236.10	17

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	17.04	6.75	87	15.14	12.31	68	17.55	11.47	78	9.19	11.17	48	7.07	7.63	64
Liquid assets	28.78	23.63	68	24.71	29.12	41	26.69	29.03	45	20.72	26.22	36	17.50	22.44	46
Investment securities	10.22	20.98	11	11.54	20.37	19	11.30	21.63	16	11.26	17.85	24	12.23	16.99	27
Net loans and leases	54.10	63.09	19	55.05	58.81	38	53.73	58.67	34	58.23	61.58	34	60.52	63.77	31
Net loans, leases and standby letters of credit	54.86	63.92	20	55.86	59.61	38	54.55	59.49	33	59.16	62.48	33	61.57	64.84	30
Core deposits	39.62	74.28	4	46.72	75.52	5	46.86	75.71	6	44.85	70.67	10	35.52	63.09	12
Noncore funding	41.89	12.30	96	33.55	10.15	93	33.17	10.30	92	36.78	14.13	88	43.66	19.36	89
Time deposits of \$250K or more	0.25	1.67	7	0.17	1.67	4	0.16	1.58	5	0.35	2.11	8	0.52	2.94	7
Foreign deposits	3.78	0.33	90	4.05	0.33	91	4.05	0.34	91	3.89	0.36	90	5.98	0.43	93
Federal funds purchased and repos	9.44	1.24	96	1.27	1.19	66	3.50	1.23	84	0.22	1.47	32	0.27	1.94	30
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.33	0.58	75	0.25	0.54	51	0.16	0.54	47	0.22	0.54	48	0.27	0.48	48
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0.08	0.01	92	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.50	2.18	73	4.47	0.88	92	3.39	1	89	1.34	1.24	64	5.70	3.01	82
Earning assets that reprice within 1 year	42.90	35.71	66	51.11	38.80	82	47.85	37.37	77	46.24	39.38	68	44.15	39.29	65
Interest-bearing liabilities that reprice within 1 year	2.82	6.79	21	1.35	6.64	5	1.25	6.39	4	2.07	8.20	8	4.65	10.19	17
Long-term debt that reprices within 1 year	4.68	0.38	95	2.97	0.27	95	2.63	0.26	94	9.53	0.47	96	10.09	0.96	93
Net assets that reprice within 1 year	35.40	27.35	65	46.79	30.83	84	43.97	29.65	85	34.63	29.11	58	29.41	26.63	56
Other Liquidity and Funding Ratios															
Net noncore funding dependence	40.24	5.89	97	28.67	-3.31	95	24.95	-2.33	94	40.19	3.20	93	52.06	14.45	95
Net short-term noncore funding dependence	-3.15	0.87	24	-14.02	-9.17	27	-16.48	-7.71	21	-8.43	-4.76	31	3.71	3.38	42
Short-term investment / Short-term noncore funding	112.89	112.63	65	246.50	304.29	55	242.41	273.46	58	269.83	184.19	75	73.04	77.77	61
Liquid assets - short-term noncore funding / Nonliquid assets	19.21	24.05	47	24.67	36.72	36	26.53	36.68	38	21.84	28.18	46	9.49	16.97	43
Net loans and leases / Total deposits	118.97	79.04	96	108.05	73.05	93	105.22	72.79	92	115.58	79.43	93	134.58	90.31	95
Net loans and leases / Core deposits	136.55	86.19	94	117.82	78.83	92	114.65	78.25	92	129.85	88.34	90	170.41	103.93	92
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.63	-10.05	57	0.07	0.50	41	-0.32	0.12	28	0.86	1.57	48	0.10	0.72	28
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-4.37	-19.27	88	-0.07	1.06	20	-0.41	-0.25	42	0.88	4.31	8	-0.04	1.36	8
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	-0.47	93		0		0	-0.02	68		0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	56.63	26.09	87	36.67	13.65	81	37.12	14.28	83	32.71	11.38	84	21.53	12.67	65
Available-for-sale securities	42.78	71.92	12	63.26	84.59	18	62.65	83.77	16	67.22	87.23	15	78.40	85.40	35
U.S. Treasury securities	1.23	9.62	30	0.50	6.01	37	0.41	6.70	30	1.01	4.72	53	22.37	6.15	86
US agency securities (excluding mortgage-backed securities)	0.18	4.10	29	0.26	4.24	28	0.23	4.12	27	0.35	4.01	29	0.41	3.49	36
Municipal securities	0	8.02	7	0	8.38	7	0	8.22	6	0	9.83	15	0	7.75	14
Mortgage-backed securities	92.65	62.34	93	94.50	66.09	93	94.36	66.54	96	97.07	66.64	95	76.04	67.43	54
Asset-backed securities	3.11	4.33	59	3.33	2.45	69	3.25	2.50	69	0.57	1.91	62	0.35	1.66	61
Other debt securities	2.24	3.02	60	1.33	3.01	48	1.53	3.08	50	0.93	3.01	46	0.76	2.94	50
Mutual funds and equity securities	0.59	0.27	78	0.07	0.29	41	0.23	0.29	61	0.08	0.35	40	0.07	0.40	40
Debt securities 1 year or less	25.16	9.28	87	20.67	8.18	86	21.70	7.78	87	7.75	10.55	50	20.60	11.86	79
Debt securities 1 to 5 years	2.16	20.14	5	1.27	17.39	9	1.26	18.25	6	0.97	17.03	8	4.53	17.94	27
Debt securities over 5 years	72.09	68.28	49	77.99	72.07	54	76.80	71.11	53	91.20	69.86	82	74.80	66.02	51
Pledged securities	31.26	31.26	54	28.45	33.37	44	29.18	32.26	46	20.70	35.67	34	40.97	30.57	64
Structured notes, fair value	0.34	0.20	85	0	0.06	41	0.50	0.11	89	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	20.46	-40.81	90	145.32	64.27	83	104.21	27.98	88	30	183.32	24	26.21	26.69	60
Investment securities	-5.20	11.76	29	8.46	32.48	27	7.29	31.36	20	-7.98	23.62	11	27.07	11.75	82
Core deposits	-9.23	4.57	6	18.26	16.96	63	11.76	16.94	37	26.22	26.88	53	4.98	11.23	34
Noncore funding	33.65	36.20	62	-6.92	-21.64	72	-3.56	-14.79	71	-15.79	-12.18	48	16.45	6.59	73

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			27,648,128	30,883,501	30,710,400
Commit: Secured commercial real estate loans	4,842,281	3,447,926	3,779,098	3,351,471	2,841,031
Commit: Unsecured real estate loans	223,914	269,705	290,475	286,517	346,944
Credit card lines (reported semiannually, June/Dec)	0		1,283,495	1,199,748	1,898,076
Securities underwriting	1,258,418	1,267,282	1,314,808	1,386,640	1,570,203
Standby letters of credit	39,446	48,228	50,599	37,748	22,525
Commercial and similar letters of credit	3,749	0	0	0	0
Securities lent	143,461	93,728	91,891	109,584	48,447
Credit derivatives - notional amount (holding company as guarantor)	171,596	3,566	3,977	11,393	3,846
Credit derivative contracts w/ purchased credit protection-investment grade..	127,351	3,566	3,977	11,393	3,846
Credit derivative contracts w/ purchased credit protection-noninvest grade..	187,706	93,728	91,891	109,584	48,447
Derivative Contracts					
Interest rate futures and forward contracts	30,756,169	437,877	302,071	601,306	553,493
Written options contracts (interest rate)	5,656,730	9,958,173	9,808,284	12,170,759	11,124,562
Purchased options contracts (interest rate)	6,684,730	10,718,001	10,617,750	15,453,389	14,756,690
Interest rate swaps	46,250,387	42,950,227	42,834,489	43,189,535	36,115,053
Futures and forward foreign exchange	1,188,633	2,372,827	1,772,185	1,203,760	1,052,387
Written options contracts (foreign exchange)	151,920	78,820	81,675	207,140	12,737
Purchased options contracts (foreign exchange)	14,176	32,257	26,725	181,786	8,975
Foreign exchange rate swaps	4,598,660	2,720,226	4,042,585	2,982,626	2,815,521
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	114,604
Purchased options contracts (commodity and other)	0	0	0	0	114,604
Commodity and other swaps	8,147	10,005	10,005	10,005	10,005

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							17.30	22.78	39	20.67	22.01	52	20.54	23.52	50
Standby letters of credit	0.75	0.66	66	0.81	0.66	71	0.82	0.65	70	0.93	0.71	72	1.05	0.84	70
Commercial and similar letters of credit	0.02	0.02	72	0.03	0.02	76	0.03	0.02	77	0.03	0.02	75	0.02	0.02	65
Securities lent	0	0.08	86	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.09	0.27	60	0.06	0.24	59	0.06	0.24	58	0.07	0.35	58	0.03	0.42	57
Credit derivatives - notional amount (holding company as beneficiary)	0.10	0.17	65	0	0.18	58	0	0.18	58	0.01	0.30	57	0	0.52	57
Credit derivative contracts w/ purchased credit protection-investment grade..	0.08	0.20	72	0	0.18	70	0	0.18	69	0.01	0.25	68	0	0.30	68
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.11	0.19	74	0.06	0.13	75	0.06	0.13	76	0.07	0.30	73	0.03	0.45	73
Derivative contracts	57.13	44.74	78	44.45	47.31	77	43.48	46.30	77	50.86	48.62	74	44.60	68.47	68
Interest rate contracts	53.56	32.78	82	41.10	35.15	79	39.77	32.46	79	47.79	34.36	77	41.84	47.31	73
Interest rate futures and forward contracts	18.44	3.53	90	0.28	4.39	51	0.19	3.25	46	0.40	6.21	40	0.37	10.67	45
Written options contracts (interest rate)	3.39	1.49	87	6.39	1.69	90	6.14	1.41	91	8.14	2.18	90	7.44	2.47	89
Purchased options contracts (interest rate)	4.01	1.57	86	6.88	1.29	91	6.64	1.31	91	10.34	1.46	92	9.87	2.65	87
Interest rate swaps	27.72	23.04	74	27.56	20.27	75	26.80	20.49	74	28.90	20.83	75	24.16	28.86	68
Foreign exchange contracts	3.57	6.65	83	3.34	6.12	83	3.71	6.30	84	3.06	6.01	81	2.60	10.12	80
Futures and forward foreign exchange contracts	0.71	4.26	74	1.52	3.76	79	1.11	3.78	77	0.81	3.47	75	0.70	5.23	69
Written options contracts (foreign exchange)	0.09	0.04	86	0.05	0.04	84	0.05	0.04	84	0.14	0.03	86	0.01	0.05	82
Purchased options contracts (foreign exchange)	0.01	0.04	81	0.02	0.04	83	0.02	0.04	82	0.12	0.04	85	0.01	0.08	82
Foreign exchange rate swaps	2.76	0.85	89	1.75	0.76	87	2.53	0.76	89	2	0.77	89	1.88	2.03	88
Equity, commodity, and other derivative contracts	0	1.18	71	0.01	0.91	71	0.01	0.92	71	0.01	1.86	67	0.16	3.32	69
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0.08	0.98	75
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0.08	0.94	73
Commodity and other swaps	0	0.31	76	0.01	0.30	76	0.01	0.31	77	0.01	0.32	73	0.01	0.38	72
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							29.78	44.98	34	32.43	42.82	48	33.27	45.53	46

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	95,309,552	69,278,413	69,495,769	76,000,306	66,678,631
Interest rate contracts	89,348,016	64,064,278	63,562,594	71,414,989	62,549,798
Foreign exchange contracts.....	5,953,389	5,204,130	5,923,170	4,575,312	3,889,620
Equity, commodity, and other contracts	8,147	10,005	10,005	10,005	239,213
Derivatives Position					
Futures and forwards	31,944,802	2,810,704	2,074,256	1,805,066	1,605,880
Written options	5,808,650	10,036,993	9,889,959	12,377,899	11,251,903
Exchange-traded.....	85,000	0	0	0	0
Over-the-counter.....	5,723,650	10,036,993	9,889,959	12,377,899	11,251,903
Purchased options	6,698,906	10,750,258	10,644,475	15,635,175	14,880,269
Exchange-traded.....	188,000	0	0	0	0
Over-the-counter.....	6,510,906	10,750,258	10,644,475	15,635,175	14,880,269
Swaps	50,857,194	45,680,458	46,887,079	46,182,166	38,940,579
Held for trading.....	72,608,017	39,623,352	41,412,850	39,263,255	31,147,613
Interest rate contracts	66,679,641	34,448,286	35,504,100	34,687,943	27,257,993
Foreign exchange contracts.....	5,928,376	5,175,066	5,908,750	4,575,312	3,889,620
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	22,701,535	29,655,061	28,082,919	36,737,051	35,531,018
Interest rate contracts	22,668,375	29,615,992	28,058,494	36,727,046	35,291,805
Foreign exchange contracts.....	25,013	29,064	14,420	0	0
Equity, commodity, and other contracts	8,147	10,005	10,005	10,005	239,213
Derivative contracts (excluding futures and FX 14 days or less)	89,897,130	59,380,872	59,730,030	63,798,825	55,496,395
One year or less	42,880,586	13,086,372	12,443,429	13,938,698	11,692,437
Over 1 year to 5 years	37,318,698	35,151,258	36,899,787	37,335,249	32,362,693
Over 5 years	9,697,846	11,143,242	10,386,814	12,524,878	11,441,265
Gross negative fair value (absolute value)	2,235,123	689,823	688,390	1,068,095	543,738
Gross positive fair value.....	1,648,916	775,172	661,031	1,218,889	556,265
Held for trading.....	1,442,706	653,714	564,075	989,814	446,488
Non-traded.....	206,210	121,458	96,956	229,075	109,777
Current credit exposure on risk-based capital derivative contracts	1,641,507	774,215	660,248	1,218,820	555,848
Credit losses on derivative contracts	-384	-64	-171	1,052	105
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	35	351	298	40
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	93.75	93.95	30	92.47	94.10	27	91.46	94.17	25	93.97	94.10	30	93.81	93.44	31
Foreign exchange contracts	6.25	3.10	78	7.51	3.22	81	8.52	3.47	82	6.02	3.49	80	5.83	3.20	80
Equity, commodity, and other contracts	0.01	1.15	70	0.01	1.21	70	0.01	1.14	71	0.01	1.17	66	0.36	1.64	70
Futures and forwards	33.52	9.12	88	4.06	12.59	45	2.98	11.16	42	2.38	14.05	29	2.41	13.49	34
Written options	6.09	5.29	62	14.49	7.18	78	14.23	6.28	80	16.29	8.18	78	16.87	5.91	86
Exchange-traded	0.09	0.14	87	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	6.01	4.93	65	14.49	6.91	80	14.23	5.96	82	16.29	7.73	80	16.87	5.10	89
Purchased options	7.03	4.14	70	15.52	3.41	90	15.32	3.27	91	20.57	3.42	95	22.32	4.42	92
Exchange-traded	0.20	0.14	86	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	6.83	3.58	74	15.52	3.01	92	15.32	2.87	92	20.57	2.86	96	22.32	3.35	94
Swaps	53.36	77.96	20	65.94	71.71	34	67.47	74.26	32	60.77	68.76	34	58.40	69.75	30
Held for trading	76.18	38.03	65	57.19	40.70	52	59.59	40.42	54	51.66	43.53	49	46.71	44.16	47
Interest rate contracts	69.96	31.70	72	49.72	34.66	55	51.09	34.15	57	45.64	36.62	50	40.88	37.24	50
Foreign exchange contracts	6.22	1.66	85	7.47	1.55	87	8.50	1.68	87	6.02	1.60	87	5.83	1.60	87
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	23.82	61.97	34	42.81	59.30	47	40.41	59.58	45	48.34	56.47	50	53.29	55.84	52
Interest rate contracts	23.78	57.96	36	42.75	56.22	48	40.37	56.71	47	48.32	53.82	53	52.93	52.22	54
Foreign exchange contracts	0.03	0.39	68	0.04	0.36	69	0.02	0.40	67	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0.01	0.10	80	0.01	0.11	82	0.01	0.09	82	0.01	0.10	79	0.36	0.13	86
Derivative contracts (excluding futures and forex 14 days or less)	94.32	93.16	34	85.71	91.91	25	85.95	92.53	25	83.95	91.48	25	83.23	93.86	17
One year or less	44.99	37.29	63	18.89	27.90	49	17.91	27.56	50	18.34	32.05	46	17.54	32.17	43
Over 1 year to 5 years	39.16	22.61	77	50.74	29.78	84	53.10	27.01	85	49.13	27.06	84	48.54	30.45	77
Over 5 years	10.18	26.09	33	16.08	29.19	37	14.95	29.89	35	16.48	29.56	36	17.16	28.09	41
Gross negative fair value (absolute value)	2.35	2.48	47	1	1.18	48	0.99	0.98	52	1.41	1.55	55	0.82	0.83	51
Gross positive fair value	1.73	2.55	42	1.12	1.59	32	0.95	1.34	28	1.60	2.23	36	0.83	1.19	36
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.12	0.10	74	0.03	0.05	65	0.03	0.04	66	0.05	0.07	67	0.03	0.06	69
Gross positive fair value (X)	0.09	0.10	70	0.03	0.06	56	0.03	0.05	54	0.06	0.09	53	0.03	0.07	49
Held for trading (X)	0.08	0.06	79	0.03	0.05	62	0.02	0.04	63	0.05	0.07	58	0.02	0.06	58
Non-traded (X)	0.01	0.02	51	0.01	0.01	44	0	0.01	46	0.01	0.02	56	0.01	0.01	62
Current credit exposure (X)	0.09	0.06	79	0.03	0.05	61	0.03	0.04	60	0.06	0.06	58	0.03	0.05	51
Credit losses on derivative contracts	0	0	5	0	0	3	0	0	5	0.01	0	90	0	0	91
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	97	0	0	96	0	0	95	0	0	95
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	1.38	0.70	81	0.69	0.59	70	0.59	0.46	73	1.06	0.85	69	0.47	0.73	66

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019					
Change: Allowance for Loan and Lease Losses excluding ATTR														
Beginning balance		6,461,410		7,338,493		7,338,493		3,646,189		3,897,130				
Gross losses		2,861,567		2,157,725		3,011,399		3,772,354		5,549,983				
Write-downs, transfers to loans held-for-sale		9,833		8,744		18,514		0		11,532				
Recoveries		1,796,135		1,745,051		2,299,304		2,103,839		3,008,210				
Net losses		1,065,432		412,674		712,095		1,668,515		2,541,773				
Provision for loan and lease losses		1,279,132		-210,731		-164,988		2,824,937		2,290,832				
Adjustments		0		0		0		2,535,882		0				
Ending balance		6,675,110		6,715,088		6,461,410		7,338,493		3,646,189				
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0				
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	1.04	0.09	96	-0.19	-0.12	28	-0.11	-0.09	41	1.89	0.51	96	1.61	0.15
Provision for loan and lease losses / Average loans and leases	1.83	0.16	97	-0.30	-0.21	31	-0.18	-0.16	42	2.97	0.82	96	2.48	0.24
Provision for loan and lease losses / Net loan and lease losses	120.06	151.30	54	-51.06	-65.12	54	-23.17	-105.48	58	169.31	487.86	13	90.13	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	6.89	1.17	98	7.31	1.32	97	7.02	1.23	97	7.97	1.58	97	3.93	0.83
Allowance for loan and lease losses / Total loans and leases	6.89	1.15	98	7.26	1.30	97	7	1.20	97	7.78	1.55	97	3.87	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	4.70	38.64	14	12.20	17.40	52	9.07	21.39	39	4.40	11.58	26	1.43	8.03
Allowance for loan and lease losses / Nonaccrual assets	303.34	428.13	47	370.96	330.05	72	331.74	364.13	61	410.24	299.17	75	162.37	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	308.98	320.87	59	380.02	271.93	78	339.64	287.08	71	409.97	244.34	82	160.59	151.73
Gross loan and lease losses / Average loans and leases	4.10	0.16	99	3.09	0.20	98	3.24	0.19	98	3.96	0.34	98	6.01	0.28
Recoveries / Average loans and leases	2.58	0.07	99	2.50	0.08	99	2.48	0.08	99	2.21	0.07	99	3.26	0.08
Net losses / Average loans and leases	1.53	0.09	97	0.59	0.12	95	0.77	0.11	96	1.75	0.27	95	2.75	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01	0	96	0.01	0	93	0.02	0	93	0	0	44	0.01	0
Recoveries / Prior year-end losses	59.64	34.26	84	46.26	25.09	84	60.95	34.67	84	37.91	33.98	67	59.18	36.22
Earnings coverage of net loan and lease losses (X)	2.73	36.38	20	8.70	26.30	26	6.38	39.72	18	1.23	22.91	10	1.50	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.02	-0.01	27	0.08	0.02	81	0.07	0.02	84	0.07	0.04	73	0.04	0.01
Real estate loans secured by 1–4 family	-0.07	-0.02	11	-0.03	-0.01	32	-0.04	-0.02	23	0.03	0.01	73	-0.08	0.01
Revolving	-0.04	-0.06	42	-0.05	-0.07	33	-0.07	-0.07	29	0.04	0.01	72	0.06	0.02
Closed-end	-0.09	-0.01	6	-0.01	-0.01	40	-0.03	-0.01	29	0.02	0	75	-0.16	0
Commercial real estate loans	0	0	67	0.15	0.04	85	0.14	0.04	86	0.09	0.07	69	0.04	0.01
Construction and land development	0	-0.02	48	-0.05	0.01	16	-0.05	0	14	0	0	59	0	-0.01
1–4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0.55
Other	0	-0.01	44	-0.05	0.01	13	-0.05	0	14	0	0	57	0	-0.01
Multifamily	0	0	17	0.24	0.01	96	0.22	0.01	96	0.04	0	95	0	0.81
Nonfarm nonresidential	0.01	0	75	0.12	0.05	77	0.12	0.05	81	0.23	0.11	81	0.13	0.02
Owner-occupied	0.01	0	91	0.05	0.01	89	0.04	0.01	86	0.17	0.02	95	0.13	0.01
Other	0	0.01	32	0.07	0.04	75	0.08	0.04	80	0.06	0.08	64	0.01	0.01
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01
Commercial and industrial loans	0.22	0.11	75	0.36	0.19	78	0.35	0.17	82	0.78	0.47	80	0.75	0.37
Loans to individuals	2.88	0.76	95	1.07	0.72	73	1.43	0.71	85	3.51	1.13	90	6.17	1.17
Credit card loans	2.10	1.94	55	2.20	2.27	58	2.08	1.84	61	7.79	2.92	93	7.89	3.11
Agricultural loans		0.02			0.02			0.02		20	0.19	99	-17.55	0.08
Loans to foreign governments and institutions		0.05			0			0		0		0		0
Other loans and leases	0	0.13	14	0.01	0.09	50	0.02	0.10	50	0.06	0.15	55	0.02	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		3,142,684		2,692,489		2,802,632		2,522,745		3,562,824					
90+ days past due loans and leases		2,996		2,216		2,314		52,863		93,137					
Nonaccrual loans and leases		2,157,376		1,764,840		1,900,129		1,737,132		2,177,404					
Total past due and nonaccrual loans and leases		5,303,056		4,459,545		4,705,075		4,312,740		5,833,365					
Restructured 30–89 days past due		582,308		767,109		758,986		674,313		1,003,848					
Restructured 90+ days past due		18		2		11		5,273		3,959					
Restructured nonaccrual		496,060		612,188		646,677		583,317		695,072					
Total restructured loans and leases		1,078,386		1,379,299		1,405,674		1,262,903		1,702,879					
30–89 days past due loans held for sale		30		3,095		2,080		81,353		69,909					
90+ days past due loans held for sale		0		0		0		49,814		87,039					
Nonaccrual loans held for sale		24		5,406		533		118,684		6,665					
Total past due and nonaccrual loans held for sale		54		8,501		2,613		249,851		163,613					
Restructured loans and leases in compliance		2,205,688		3,207,314		2,844,327		3,193,853		2,666,772					
Other real estate owned		3,775		3,960		3,724		29,799		66,828					
Other Assets															
30–89 days past due		100,076		118,620		117,515		125,926		169,924					
90+ days past due		0		0		0		0		0					
Nonaccrual		43,145		45,375		47,602		51,700		68,159					
Total other assets past due and nonaccrual		143,221		163,995		165,117		177,626		238,083					
Percent of Loans and Leases															
30–89 days past due loans and leases	3.24	0.33	98	2.91	0.29	99	3.04	0.32	98	2.67	0.39	98	3.79	0.43	98
90+ days past due loans and leases	0	0.10	28	0	0.09	28	0	0.10	25	0.06	0.12	56	0.10	0.15	62
Nonaccrual loans and leases	2.23	0.37	98	1.91	0.54	95	2.06	0.46	97	1.84	0.66	93	2.31	0.51	97
90+ days past due and nonaccrual loans and leases	2.23	0.52	94	1.91	0.68	92	2.06	0.62	95	1.90	0.85	89	2.41	0.71	94
30–89 days past due restructured	0.60	0.01	99	0.83	0.01	99	0.82	0.01	99	0.71	0.01	99	1.07	0.01	99
90+ days past due restructured	0	0.01	63	0	0	61	0	0	61	0.01	0.01	81	0	0.01	76
Nonaccrual restructured	0.51	0.09	98	0.66	0.12	97	0.70	0.10	99	0.62	0.13	96	0.74	0.14	96
30–89 days past due loans held for sale	0	0	81	0	0	87	0	0	82	0.09	0	96	0.07	0	96
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0.05	0	93	0.09	0	96
Nonaccrual loans held for sale	0	0	80	0.01	0	85	0	0	83	0.13	0.01	96	0.01	0	87
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	3.34	0.33	98	3.03	0.29	99	3.16	0.32	98	2.80	0.40	98	3.96	0.43	98
90+ days past due assets	0	0.10	25	0	0.09	26	0	0.10	22	0.06	0.12	55	0.10	0.15	61
Nonaccrual assets	2.27	0.37	98	1.95	0.55	95	2.11	0.47	97	1.89	0.67	93	2.38	0.53	97
30+ days past due and nonaccrual assets	5.61	0.89	98	4.99	1	96	5.27	0.97	96	4.75	1.29	96	6.43	1.19	98
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.32	0.33	95	1.16	0.40	92	1.22	0.36	96	1.23	0.52	89	1.56	0.44	94
90+ days past due and nonaccrual assets + other real estate owned	1.32	0.35	95	1.17	0.42	92	1.22	0.37	94	1.25	0.55	89	1.61	0.48	94
Restructured and Nonaccrual Loans and Leases															
+ OREO as Percent of:															
Total assets	2.97	0.38	99	3.68	0.48	99	3.45	0.41	99	3.77	0.60	98	3.96	0.53	98
Allowance for loan and lease losses	74.14	55.46	72	85.53	67.85	75	85.23	62.64	76	76.86	66.66	71	162.33	115.41	79
Equity capital + allowance for loan and lease losses	19.24	3.63	95	19.95	4.12	96	19.01	3.60	97	20.72	4.97	96	23.06	4.28	96
Tier 1 capital + allowance for loan and lease losses	19.76	3.90	94	19.57	4.89	96	18.58	4.30	96	20.60	6.05	95	26.39	5.65	94
Loans and leases + other real estate owned	5.11	0.61	98	6.21	0.82	98	5.96	0.71	98	5.98	0.97	97	6.28	0.85	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.49	0.23	84	0.46	0.25	81	0.37	0.26	70	1	0.39	90	0.84	0.38	90
	90+ days past due		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	13
	Nonaccrual		0.99	0.41	89	1.72	0.60	90	1.44	0.52	89	1.61	0.76	87	1.09	0.46	91
Commercial and industrial	30–89 days past due		0.20	0.29	48	0.16	0.24	49	0.18	0.24	51	0.41	0.23	79	0.28	0.31	57
	90+ days past due		0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	29
	Nonaccrual		0.73	0.47	76	0.69	0.65	63	0.58	0.57	61	0.75	0.75	57	1.05	0.83	67
Individuals	30–89 days past due		6.04	0.83	98	5.29	0.60	99	5.77	0.63	98	4.92	0.83	99	8.22	0.83	99
	90+ days past due		0.01	0.10	44	0	0.08	43	0.01	0.09	46	0.12	0.14	62	0.24	0.17	73
	Nonaccrual		3.71	0.17	99	2.78	0.17	96	3.25	0.17	97	2.73	0.28	94	4.25	0.17	97
Depository institution loans	30–89 days past due		0	0	44	0	0.03	44	0	0.01	45	0	0	46	0	0	47
	90+ days past due		0	0	46	0	0	47	0	0	47	0	0	46	0	0	49
	Nonaccrual		0	0	46	0	0	47	0	0	47	0	0	47	0	0	48
Agricultural	30–89 days past due			0.09			0.11			0.07		0	0.17	28	0	0.24	26
	90+ days past due			0			0			0		0	0	44	0	0	42
	Nonaccrual			0.27			0.51			0.70		94.10	0.49	98	0	0.67	22
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0.69	0.13	90	1.92	0.11	96	0.81	0.12	92	0.75	0.18	87	0.57	0.20	84
	90+ days past due		0	0.01	66	0	0.01	66	0	0.01	34	0	0.01	72	0	0.01	30
	Nonaccrual		0.09	0.06	75	0.02	0.13	49	0.02	0.09	56	0.07	0.15	58	0.19	0.13	72

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		Memoranda														
1–4 family	30–89 days past due	1.16	0.39	90	0.87	0.36	86	0.91	0.46	83	1.47	0.65	87	1.17	0.67	85
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	1.97	0.58	93	2.01	0.76	90	2.26	0.71	91	1.52	0.89	82	1.17	0.73	80
Revolving	30–89 days past due	0.75	0.31	88	0.44	0.33	70	0.37	0.28	65	0.51	0.48	54	0.69	0.45	76
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	2.13	0.86	84	2.23	1.05	83	2.12	1.18	80	1.89	1.13	80	1.74	1	80
Closed-end	30–89 days past due	1.39	0.41	91	1.12	0.36	90	1.23	0.49	90	2.02	0.65	92	1.42	0.70	88
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	1.88	0.57	92	1.88	0.71	91	2.34	0.67	93	1.32	0.87	79	0.87	0.70	69
Junior lien	30–89 days past due	0.02	0.01	87	0.02	0.01	79	0.03	0.01	85	0.05	0.02	88	0.05	0.02	79
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.12	0.02	95	0.08	0.04	80	0.09	0.03	85	0.09	0.04	79	0.11	0.04	84
Commercial real estate	30–89 days past due	0.16	0.13	71	0.19	0.16	70	0.03	0.15	27	0.47	0.26	77	0.40	0.18	86
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.51	0.29	79	1.50	0.48	92	0.94	0.38	87	0.96	0.62	73	0.33	0.23	72
Construction and development	30–89 days past due	0.37	0.19	80	0.11	0.15	66	0.07	0.17	56	0.12	0.28	53	2.17	0.28	94
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.07	0.14	61	0.08	0.31	49	0.08	0.20	56	0.09	0.41	46	0.10	0.20	53
1–4 family	30–89 days past due	0.02	0.02	75	0.11	0.03	84	0.06	0.02	82	0.11	0.03	84	0.21	0.06	87
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.06	0.01	87	0.06	0.02	84	0.06	0.01	86	0.06	0.03	82	0.08	0.02	87
Other	30–89 days past due	0.35	0.13	82	0	0.10	45	0	0.13	44	0.01	0.22	33	1.96	0.20	94
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.12	53	0.02	0.25	42	0.02	0.16	47	0.03	0.35	34	0.02	0.17	39
Multifamily	30–89 days past due	0.14	0.04	86	0.25	0.09	82	0	0.07	57	0.50	0.09	92	0.11	0.08	73
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.59	0.06	93	1.59	0.13	96	1.37	0.17	94	0.86	0.11	93	0.06	0.05	69
Nonfarm non-residential	30–89 days past due	0.06	0.10	48	0.15	0.12	63	0.06	0.13	49	0.58	0.23	84	0.20	0.14	73
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.64	0.36	78	2.19	0.58	93	0.72	0.45	75	1.57	0.80	84	0.87	0.28	91
Owner Occupied	30–89 days past due	0.06	0.04	68	0.05	0.04	67	0.05	0.04	64	0.26	0.07	92	0.12	0.07	76
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.36	0.12	89	0.82	0.20	94	0.33	0.17	81	0.54	0.27	83	0.56	0.16	92
Other	30–89 days past due	0	0.05	14	0.10	0.07	73	0.01	0.08	44	0.33	0.14	80	0.08	0.07	66
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.28	0.21	68	1.37	0.31	92	0.39	0.23	74	1.03	0.44	83	0.32	0.10	87
Farmland	30–89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30–89 days past due	1.20	1.22	63	0.90	0.79	56	0.95	0.81	56	1.26	0.95	72	1.84	1.19	86
	90+ days past due	1.11	0.50	85	0.95	0.40	85	0.97	0.45	81	1.24	0.63	80	1.58	0.78	81
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0.41	0.11	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	17,283,611	17,875,938	17,875,938	17,876,818	17,954,441										
Retained earnings	4,126,002	5,666,610	6,182,671	3,451,057	4,155,226										
Accumulated other comprehensive income (AOCI)	-1,341,377	-56,286	-188,110	166,295	-88,207										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	20,068,236	23,486,262	23,870,499	21,494,170	22,021,460										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	3,384,257	2,969,129	2,990,546	2,959,673	4,717,800										
Accumulated other comprehensive income-related adjustments	-1,341,377	-56,286	-188,110	166,295	-88,207										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	18,025,356	20,573,419	21,068,063	18,368,202	17,391,867										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	18,025,356	20,573,419	21,068,063	18,368,202	17,391,867										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	344,978	2,057,342	2,106,806	1,679,893	1,389,003										
Additional tier 1 capital before deductions	344,978	2,057,342	2,106,806	1,679,893	1,389,003										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	344,978	2,057,342	2,106,806	1,679,893	1,389,003										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	500,000	0	500,000	0	602										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	127,693	229,672	132,258	187,186										
Allowance for loan and lease losses in tier 2 capital	1,525,824	1,433,740	1,428,412	1,478,221	1,511,809										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,025,824	1,561,433	2,158,084	1,610,479	1,699,597										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,025,824	1,561,433	2,158,084	1,610,479	1,699,597										
Exited advanced approach tier 2 capital															
Total capital	20,396,158	24,192,194	25,332,953	21,658,574	20,480,467										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	168,437,773	155,027,195	157,419,752	148,582,664	147,774,560										
Less: Deductions from common equity tier 1 capital	3,384,257	2,969,129	2,990,546	2,959,673	4,717,800										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	165,053,516	152,058,066	154,429,206	145,622,991	143,056,760										
Total risk-weighted assets	118,818,431	112,068,255	111,819,655	115,205,746	118,898,213										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	15.17	11.77	87	18.36	12.59	93	18.84	12.37	94	15.94	12.35	89	14.63	12.11	84
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	15.46	12.48	86	20.19	13.31	96	20.73	13.11	96	17.40	13.08	89	15.80	12.78	84
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	17.17	14.27	87	21.59	15.21	96	22.66	14.91	96	18.80	15.23	88	17.23	14.36	84
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	11.13	9.22	90	14.88	9.07	97	15.01	8.98	99	13.77	9.13	96	13.13	9.76	94
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		160			24			36			1,152			2,115		566.67	-94.48
Other insurance activities income		160			24			36			1,152			2,115		566.67	-94.48
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0						0									
Life insurance assets		1,962,167			1,931,865			1,942,098			1,908,806			1,860,847		1.57	9.61

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0	0.36	30	0	0.38	23	0	0.36	23	0.01	0.41	32	0.02	0.47	37			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	7.83	12.02	34	6.58	11.72	31	6.55	12	29	6.97	11.03	36	8.30	11.51	41			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	18,993,805									3,611,895								
Net assets of broker-dealer subsidiaries / Consolidated assets	11.39	0.55	92	0	0.44	37	2.26	0.46	90	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
Foreign Activities															
Total foreign loans and leases	5,650,630		5,684,017		5,856,890		4,754,166		5,124,025						
Real estate loans.....	3,728		5,835		5,757		9,269		9,828						
Commercial and industrial loans	271,432		447,439		480,191		471,978		524,380						
Loans to depository institutions and other banks acceptances	49,002		77,001		87,001		101,001		45,000						
Loans to foreign governments and institutions	0		0		0		0		0						
Loans to individuals	0		0		0		0		258,527						
Agricultural loans.....	0		0		0		287		0						
Other foreign loans.....	5,326,468		5,153,742		5,283,941		4,171,631		4,286,290						
Lease financing receivables.....	0		0		0		0		0						
Debt securities	99,767		100,201		100,139		0		0						
Interest-bearing bank balances	1,401,254		1,689,559		1,776,811		2,329,425		2,178,512						
Total selected foreign assets	7,151,651		7,473,777		7,733,840		7,083,591		7,302,537						
Total foreign deposits	6,314,374		6,319,201		6,467,665		5,808,354		8,935,064						
Interest-bearing deposits	1,259,944		1,180,548		1,069,964		948,574		4,724,117						
Non-interest-bearing deposits.....	5,054,430		5,138,653		5,397,701		4,859,780		4,210,947						
Analysis Ratios															
Yield: Foreign loans	2.22	0.84	78	1.59	0.63	79	1.57	0.66	77	4.45	0.87	88	6.51	1.25	91
Cost: Interest-bearing deposits.....	0.34	0.52	40	0.10	0.12	55	0.12	0.14	59	0.62	0.42	78	1.05	1.19	46
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20		25.99	5.18	85	160.35	27.03	85
Commercial and industrial loans		0.13			0.86			0.79			0.64				0.29
Foreign governments and institutions		0.05			0			0			0				0
Growth Rates															
Net loans and leases.....	-0.59	20.31	39	27.37	-0.16	82	23.19	6.83	77	-7.22	-2.40	44	-4.01	22.48	44
Total selected assets.....	-4.31	21.10	36	16	3.36	70	9.18	9.48	67	-3	2.04	44	-8.36	12.40	32
Deposits	-0.08	-2.72	53	16.50	10.74	62	11.35	0.73	85	-34.99	3.46	16	2.82	10.36	40

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		1,496,313	2,761,310	2,378,715	2,235,406	2,650,299	-45.81	-64.71
1–4 family residential loans		0	0	0	0	237,446		-100.00
Home equity lines		5,268	6,494	6,212	7,900	10,598	-18.88	-74.82
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		1,491,045	2,754,816	2,372,503	2,227,506	2,402,255	-45.87	-62.31
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0.90	1.77	1.49		1.50		1.77
1–4 family residential loans		0	0	0		0		0.16
Home equity lines		0	0	0		0.01		0.01
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0.89	1.77	1.48		1.49		1.61
Commercial and Industrial loans		0	0	0		0		0
All other loans and leases.....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		5.40	6.30	6.15		7.24		8.89
Home equity lines		3.10	3.66	3.55		4.08		4.64
Credit card receivables.....		0.27	0.24	0.25		0.25		0.39
Auto loans and other consumer loans.....		50.33	49.70	49.94		45.75		41.12
Commercial and industrial loans		13.88	14.47	13.99		16.68		16.63
All other loans and leases.....		27.01	25.63	26.13		26.01		28.32

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0	0	0
1–4 family residential loans.....							0
Home equity lines.....	0	0	0	0	0	0	0
Credit card receivables.....							
Auto loans.....	0	0	0	0	0	0	0
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0
Seller's interest carried as securities and loans	0	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0	0
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.11	0.09	0.08	0.14	0.31		
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	12,516		-100.00
Home equity lines.....	181	490	271	416	1,034	-63.06	-85.45
Credit card receivables.....	0	0	0	0	0		
Auto loans	48,877	84,472	86,323	61,932	128,503	-42.14	-62.85
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	49,058	84,962	86,594	62,348	142,053	-42.26	-64.68
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	1,447	1,706	1,745	2,281	3,557	-15.18	-85.30
Credit card receivables.....	0	0	0	0	0		
Auto loans	5,849	8,780	9,032	5,955	14,805	-33.38	-59.82
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	7,296	10,486	10,777	8,236	18,362	-30.42	-70.10
Total past due securitized assets.....	56,354	95,448	97,371	70,584	160,415	-40.96	-65.49
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	110	197	179	943	909	-44.16	-93.92
Credit card receivables.....	0	0	0	0	0		
Auto loans	5,667	7,439	14,545	36,530	93,491	-23.82	-90.93
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	5,777	7,636	14,724	37,473	94,400	-24.35	-91.02

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					5.27
Home equity lines	3.44	7.55	4.36	5.27	9.76
Credit card receivables					
Auto loans	3.28	3.07	3.64	2.78	5.35
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	3.28	3.08	3.64	2.79	5.36
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					0
Home equity lines	27.47	26.27	28.09	28.87	33.56
Credit card receivables					
Auto loans and other consumer loans	0.39	0.32	0.38	0.27	0.62
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.49	0.38	0.45	0.37	0.69
Total past due securitized assets percent of securitized assets	3.77	3.46	4.09	3.16	6.05
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					0
Home equity lines	2.78	4.04	2.88	11.94	8.58
Credit card receivables					
Auto loans	0.51	0.36	0.61	1.64	3.89
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.51	0.37	0.62	1.68	3.56
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.39	1.12	1.23	2.02	1.53
Home equity lines	0.76	0.45	0.37	0.52	0.71
Credit card receivables	1.20	0.90	0.95	1.26	1.84
Commercial and industrial loans	0.20	0.16	0.18	0.41	0.28
All other loans and leases	3.83	3.44	3.58	3.13	4.75
Total managed loans past due 30–89 days	3.24	2.92	3.05	2.68	3.83
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0.05	0.05	0.05	0.06	0.08
Credit card receivables	1.11	0.95	0.97	1.24	1.58
Commercial and industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0.07	0.13
Total managed loans past due 90+ days	0.01	0.01	0.01	0.06	0.12
Total Past Due Managed Assets	3.25	2.93	3.06	2.74	3.94
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.09	-0.01	-0.03	0.02	-0.15
Home equity lines	-0.03	-0.04	-0.06	0.07	0.08
Credit card receivables	2.10	2.20	2.08	7.79	7.89
Commercial and industrial loans	0.22	0.36	0.35	0.78	0.75
All other loans and leases	1.83	0.69	0.92	2.19	3.57
Net Losses on Managed Assets Percent of Total Managed Assets	1.45	0.59	0.77	1.77	2.72

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		28,578	29,176	36,070	33,409	32,128	-2.05	-11.13
Dividends		0	0	0	0	0		
Interest		2,504	2,810	3,962	2,361	3,930	-10.89	-32.31
Management and service fees		26,074	26,366	32,108	31,048	28,198	-1.11	-8.38
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		210,089	237,882	313,194	318,989	234,306	-11.68	245.50
Dividends		0	0	0	0	0		
Interest		182,692	218,526	285,883	295,261	169,105	-16.40	446.44
Management and service fees		27,397	19,356	27,311	23,728	20,659	41.54	32131.76
Other income		0	0	0	0	44,542		-100.00
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		238,667	267,058	349,264	352,398	266,434	-10.63	156.73
Securities gains (losses)		0	0	0	0	0		-100.00
Other operating income		6,405	13,180	15,196	94,344	2,806	-51.40	-26.80
Total operating income		245,072	280,238	364,460	446,742	269,240	-12.55	136.65
Operating Expenses								
Personnel expenses		27,107	27,609	40,344	32,393	52,881	-1.82	-77.59
Interest expense		260,393	280,285	368,570	380,890	341,461	-7.10	84.65
Other expenses		195,323	173,395	238,923	228,654	218,961	12.65	20.23
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		482,823	481,289	647,837	641,937	613,303	0.32	13.75
Income (loss) before taxes		-237,751	-201,941	-284,267	-195,195	-344,063		
Applicable income taxes (credit)		-42,568	-17,648	-38,800	-275,290	-38,732		
Extraordinary items								
Income before undistributed income of subsidiaries		-195,183	-184,293	-245,467	80,095	-305,331		
Equity in undistributed income of subsidiaries		1,477,651	2,596,661	3,227,828	-920,459	1,058,501	-43.09	118.20
Bank subsidiaries		321,173	439,831	503,075	-1,282,781	387,938	-26.98	10.42
Nonbank subsidiaries		1,156,478	2,156,830	2,724,753	358,881	667,305	-46.38	201.12
Subsidiary holding companies		0	0	0	3,441	3,258		-100.00
Net income (loss)		1,282,468	2,412,368	2,982,361	-840,364	753,170	-46.84	180.04
Memoranda								
Bank net income		321,173	439,831	503,075	-1,282,781	387,938	-26.98	10.42
Nonbank net income		1,156,478	2,156,830	2,724,753	358,881	667,305	-46.38	201.12
Subsidiary holding companies' net income		0	0	0	3,441	3,258		-100.00

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	8,868,931	30.21	10,558,957	32.47	10,485,983	32.31	9,297,998	11,674,306	-16.01	-22.83	
Common and preferred stock	8,763,363	29.85	9,472,140	29.13	9,405,335	28.98	9,244,620	11,617,397	-7.48	-22.49	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	999,999	3.08	1,000,000	3.08	0	12	-100.00	-100.00	
Other receivables	105,568	0.36	86,818	0.27	80,648	0.25	53,378	56,897	21.60	-43.40	
Investment in nonbank subsidiaries	17,226,183	58.67	17,674,338	54.35	17,901,392	55.16	17,229,279	17,135,137	-2.54	51.17	
Common and preferred stock	11,113,165	37.85	10,795,803	33.20	11,276,636	34.75	9,125,825	10,145,982	2.94	40.95	
Excess cost over fair value	1,212,237	4.13	1,235,737	3.80	1,229,862	3.79	1,254,672	1,293,886	-1.90	-12.89	
Loans, advances, notes, and bonds	4,862,938	16.56	5,600,000	17.22	5,350,000	16.48	6,800,000	5,650,000	-13.16	131.57	
Other receivables	37,843	0.13	42,798	0.13	44,894	0.14	48,782	45,269	-11.58	99.74	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	165,115		-100.00	
Common and preferred stock	0	0	0	0	0	0	0	165,115		-100.00	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	0	0	0	0	0	0	0	0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	64,152	0.22	152	0	152	0	1,042	1,042	42105.26	-74.40	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	2,446,203	8.33	3,751,032	11.54	3,550,193	10.94	4,081,575	3,125,760	-34.79	-42.04	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	111,424	0.38	19,212	0.06	17,300	0.05	870	4,785	479.97	965.75	
Intangible assets	182,323	0.62	51,987	0.16	53,139	0.16	58,805	69,118	250.71	93.10	
Other assets	460,355	1.57	461,777	1.42	446,529	1.38	355,335	332,727	-0.31	47.82	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	29,359,571	100.00	32,517,455	100.00	32,454,688	100.00	31,024,904	32,507,990	-9.71	5.13	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	125,000	0	0		
Other borrowings 1 year or less	999,604	3.40	1,198,852	3.69	706,795	2.18	491,410	1,111,861	-16.62	18.43	
Borrowings with maturity over 1 year	8,243,130	28.08	8,912,941	27.41	8,415,414	25.93	10,040,623	8,835,940	-7.52	35.56	
Subordinated notes and debentures	500,000	1.70	0	0	500,000	1.54	0	0			
Other liabilities	389,956	1.33	298,579	0.92	286,458	0.88	309,128	485,972	30.60	56.43	
Balance due to subsidiaries and related institutions	176,031	0.60	173,454	0.53	173,928	0.54	315,021	194,731	1.49	-45.12	
Total liabilities	10,308,721	35.11	10,583,826	32.55	10,082,595	31.07	11,281,182	10,628,504	-2.60	37.54	
Equity Capital	19,050,850	64.89	21,933,629	67.45	22,372,093	68.93	19,743,722	21,879,486	-13.14	-6.76	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0	-100.00	
Common stock	0	0	0	0	0	0	0	0	0		
Common surplus	17,283,611	58.87	17,734,727	54.54	17,734,727	54.64	17,735,607	17,813,229	-2.54	1.59	
Retained earnings	1,767,239	6.02	4,198,902	12.91	4,637,366	14.29	2,008,115	4,066,374	-57.91	-45.19	
Accumulated other comprehensive income	0	0	0	0	0	0	0	-117			
Other equity capital components	0	0	0	0	0	0	0	0			
Total liabilities and equity capital	29,359,571	100.00	32,517,455	100.00	32,454,688	100.00	31,024,904	32,507,990	-9.71	5.13	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	153,004	0.52	151,771	0.47	152,026	0.47	150,981	148,748	0.81	-48.35	
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0	-100.00	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	7.80	11.02	17	14.20	12.52	68	12.90	11.94	65	-3.83	7.29	6	3.05	9.68	8
Bank net income / Average equity investment in banks	4.74	11.60	3	6.28	12.35	4	5.38	11.80	4	-12.33	7.45	5	3.37	10.51	6
Nonbank net income / Average equity investment in nonbanks	11.97	9.71	66	25.70	13.18	78	23.79	13.12	76	3.48	9.75	46	6	7.89	56
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11		3.39	7.01		29	1.99	8.55
Bank net income / Parent net income	25.04	98.76	11	18.23	96.45	11	16.87	96.79	10		88.16		51.51	82.22	19
Nonbank net income / Parent net income	90.18	2.50	99	89.41	3.22	99	91.36	3.40	99		3.59		88.60	5.93	95
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34		0.43	74	3
Leverage															
Total liabilities / Equity capital	54.11	18.39	87	48.25	16.51	89	45.07	16.81	88	57.14	20.06	88	48.58	20.43	84
Total debt / Equity capital	51.14	12.61	90	46.10	11.37	90	43.01	11.71	89	53.98	14.41	89	45.47	14.31	84
Total debt + notes payable to subs that issued TPS / Equity capital	51.14	14.76	90	46.10	13.41	90	43.01	13.63	89	53.98	16.67	89	45.47	16.36	84
Total debt + Loans guaranteed for affiliate / Equity capital	51.14	12.68	90	46.10	11.46	90	43.01	11.77	89	53.98	14.68	89	45.47	14.56	84
Total debt / Equity capital – excess over fair value	54.62	12.75	91	48.85	11.47	90	45.51	11.81	89	57.64	14.52	89	48.32	14.51	85
Long-term debt / Equity capital	45.89	11.91	88	40.64	10.65	90	39.85	10.95	89	50.85	13.56	89	40.38	13.04	84
Short-term debt / Equity capital	5.25	0.48	91	5.47	0.55	92	3.16	0.57	87	3.12	0.77	85	5.08	1.02	86
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	6.36	0.09	97	5.63	0.08	96	5.50	0.05	97	6.35	0.08	96	5.91	0.12	96
Long-term debt / Consolidated long-term debt	22.40	39.59	34	24.24	40.69	33	24.92	39.86	33	22.70	34.67	37	20.93	28.44	46
Double Leverage															
Equity investment in subs / Equity capital	110.70	104.01	78	98.04	103.15	18	97.94	103.22	19	99.40	102.81	28	106.14	103.22	69
Total investment in subs / Equity capital	136.98	109.29	89	128.72	108.29	88	126.89	108.40	87	134.36	110.16	86	132.43	111.07	84
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.19	0.39	82	-0.13	0.27	21	-0.15	0.29	23		0.47		1.78	0.36	94
Equity investment in subs – equity cap / Net income-div (X)		1.15			0.85			1.05			1.82		3.80	1.22	90
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	9.01	130.36	7	66.55	152.56	16	66.82	152.85	13	98.35	136.59	26	33.52	177.68	4
Cash from ops + noncash items + op expense / Op expense + dividend	113.71	118.32	50	135.09	155.61	47	133.67	154.48	46	109.54	147.24	33	101.83	190.27	16
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	81.41	105.80	30	66.11	94.59	26	75.73	98.54	29	146.21	134.08	65	87.49	116.34	19
Pretax operating income + interest expense / Interest expense	8.70	1,565.66	11	27.95	1,645.53	5	22.87	1,835.33	5	48.75	2,016.32	5	-0.76	1,968.54	2
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	8.70	1,454.22	10	27.95	1,896.20	5	22.87	1,770.77	4	48.75	1,539.23	4	-0.76	1,632.83	1
Dividends + interest from subsidiaries / Interest expense + dividends	5.68	150.57	9	78.97	174.48	21	78.64	174.12	17	58.83	150.43	14	23.34	210.80	3
Fees + other income from subsidiaries / Salary + other expenses	24.04	10.18	80	22.75	12.03	75	21.28	11.92	75	20.98	13.95	72	34.36	16.52	75
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets	12.91	3.60	90	12.25	3.29	90	15.10	3.44	94	10.86	3.85	84	4.71	2.64	70
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	40.41	1.77	96	37.33	1.76	96	35.61	1.76	96	38.74	2.66	94	38.67	5.62	91
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0.01	0.06	84	0.02	0.07	85	0.02	0.06	84	0.19	0.08	88	0.20	0.19	84

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		70.90			69.90			66.37		156.06	81.10	88		57.84	
Dividends declared / Net income	233.92	31.93	99	0	27.22	3	0	28.27	3		42.29		53.11	33.08	84
Net income – dividends / Average equity.....	-10.45	7.51	1	14.20	9.25	81	12.90	8.62	83	-4.40	4.14	6	1.43	6.46	7
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	133.26	10		160.45			155.92		0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	0	2.76	25		6.19			4.90		0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45		6.32			5.91		0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0	183.35	4		213.42			203.53		0	174.85	2	0	260.40	2
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.79	8	0	43.30	6	0	45.96	5		60.28		0	66.55	4
Interest income from bank subsidiaries.....	0.78	0.21	84	0.64	0.11	88	0.79	0.11	89		0.36		1.01	0.54	77
Management and service fees from bank subsidiaries	8.12	0.95	90	5.99	0.87	89	6.38	0.88	90		1.47		7.27	1.55	84
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47		0		0	0	46
Operating income from bank subsidiaries.....	8.90	52.71	18	6.63	48.70	13	7.17	51.33	13		62.88		8.28	69.36	10
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0	47.96	14	0	66.90	8	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	15.80	3.25	82	10.13	2.38	85	10.49	2.44	85	82.27	7.38	91	25.34	20.25	77
Management and service fees from nonbank subsidiaries	2.37	0.51	87	0.90	0.66	86	1	0.37	87	6.61	0.86	88	3.10	1.92	85
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	6.67	1.06	90
Operating income from nonbank subsidiaries	18.17	64.26	36	11.03	94.31	20	11.49	87.22	19	88.88	79.84	55	35.11	150.41	24
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10		0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies		15.40			5.06			5.26		0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73		0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....		-3			-0.41			-0.40		0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....		85.23			47.30			58.37		0	55.20	11	0	76.49	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	67.73	10	0	72.55	8	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	1.02	0.98	81	1	0.27	86	1.09	0.23	88	0.53	0.63	72	1.46	0.80	79
Management and service fees from bank subsidiaries	10.64	1.25	89	9.41	1.64	89	8.81	1.44	88	6.95	1.87	84	10.47	1.81	88
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	11.66	81.70	15	10.41	82.68	13	9.90	83.13	13	7.48	82.20	12	11.93	78.80	18
Dividends from nonbank subsidiaries	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	74.55	0.28	99	77.98	0.20	99	78.44	0.18	99	66.09	0.73	98	62.81	1.19	97
Management and service fees from nonbank subsidiaries	11.18	0.01	98	6.91	0.02	98	7.49	0.01	98	5.31	0.02	96	7.67	0.06	96
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	16.54	0.04	96
Operating income from nonbank subsidiaries	85.73	4.41	96	84.89	5.69	95	85.93	4.67	95	71.40	4.70	96	87.02	7.29	95
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....	15.31	284.57	31	12.66	152.66	33	21.51	158.10	37	24.49	135.13	38	13.38	83.37	40
Loans and advances from subsidiaries / Total debt	1.57	27.96	31	1.50	28.03	28	1.58	26.38	27	1.42	27.08	27	1.50	28.33	29